

# ANNUAL REPORT

# 2017

Transforming businesses to  
**THINK BIG AND GROW SMARTER**



# OUR CORE **VALUES**

## **COMMITMENT**

We are committed to work with passion for the well being of our organization and the small business community.

## **RESPECT**

We work as a team in a disciplined environment to serve our clients, partners and teamwork.

## **INTEGRITY**

We work with high ethical standards and honesty.

## **CREATIVITY**

We continuously think on new ways for innovative solutions.

## **EXCELLENCE**

We offer high quality services exceeding expectations.

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# PARTNERSHIPS **KEY TO OUR SUCCESS**



**MANUEL J. FERNÓS, ESQ.**  
President  
Inter American University  
of Puerto Rico



**YVETTE COLLAZO**  
SBA District Director  
Puerto Rico and Virgin Islands



**ENG. MANUEL LABOY**  
Secretary Economic Development  
Department and Commerce of  
Puerto Rico



**HON. WILLIAM MIRANDA**  
Major  
Caguas Municipality

# EXECUTIVE DIRECTOR'S MESSAGE

**WITH THE THEME**, “Thinking Big and Growing Smarter” we celebrated our 20th anniversary marking our commitment with the entrepreneurial community since 1997. The tough economic times we are facing have afforded the Puerto Rico SBTDC the opportunity to demonstrate its responsiveness to changing needs for a strong business community. As a customer focused organization, we will continue transforming businesses for their success. The success stories in this report illustrate how the Puerto Rico SBTDC is assisting entrepreneurship at every corner of the Island.

The economic impact and results are possible through the support of our key partners since 1997, the Inter American University of Puerto Rico and the Small Business Administration (SBA). Enablers for the program also includes the Puerto Rico Industrial Company (PRIDCO), Caguas Municipality, and the Department of Agriculture of Puerto Rico.

The mission of the Puerto Rico SBTDC is to provide integrated multidisciplinary business solutions for Small Businesses within a competitive, innovative and technological environment. Our counseling and training services are provided to take entrepreneurs to their next stage of growth. Our more comprehensive educational and training programs includes signature programs such as the Baldrige Performance Excellence, Next Level, Fast Trac and Profit Mastery, among other resources, for global competitiveness. Such courses have resulted in effective solutions to our clients for long term sustainability. An effective data collection process, us-



**CARMEN MARTÍ**  
Executive Director

ing the Center IC aligned to Strategy Management (ESM), provides a systematic method for monitoring and analyzing results for decision making and innovations.

The Puerto Rico SBTDC has positioned itself to meet the challenges and opportunities by providing small businesses with greater agility and efficiency, with the assistance of Certified Business Consultants that offer services to support startups and established businesses to Grow, Innovate and Export. With the valuable assistance of our host university, professional staff, partners and supporters, the Puerto Rico SBTDC will continue to be a powerful catalyst of economic development.

Our counseling and training services are provided to enhance entrepreneurs to their next stage of growth.

*Carmen Martí*  
Carmen Martí

# ECONOMIC IMPACT

	2017	TOTAL (since 1997)
 Jobs created and saved	3,608	47,230
 Cost of a new job	\$4,575	\$4,493
 Sales increase and saved	\$202.2 MILLIONS	\$713 MILLIONS
 New Capital	\$57 MILLIONS	\$975 MILLIONS
 Client Satisfaction	95%	95%
 Financial Leverage	\$18	\$17
 Government Tax Revenues gained	\$2.7 MILLIONS	\$54 MILLIONS

Source: 2017 ASBDC National Economic Impact Report

# COUNSELING AND TRAINING SERVICES

In 2017, the Puerto Rico SBTDc provided

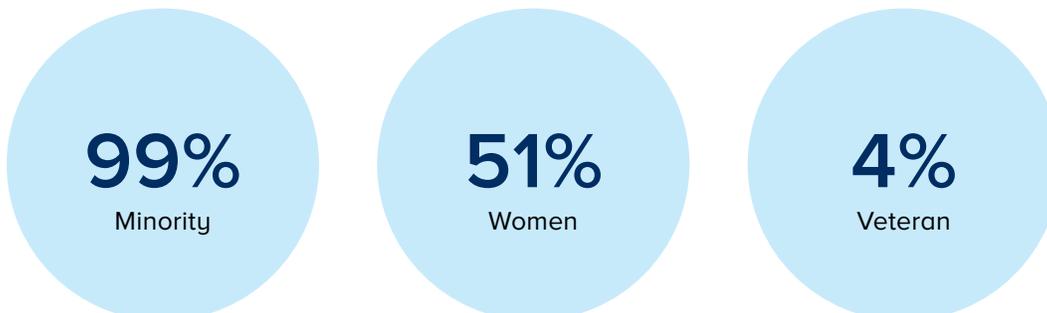


The Puerto Rico SBTDc, serves clients by building their entrepreneur and business capabilities and providing updated, effective business tools and solutions.

To raise the know-how of entrepreneurs, the program offered



The attendee profile was



# THINK BIG & GROW SMARTER BUSINESS SUMMIT



## 20TH ANNIVERSARY EVENT

**Over two hundred (200) participants celebrated the 20th anniversary of Puerto Rico SBTDC, at the Think Big and Grow Smarter Business Summit.**

**PUERTO RICO SBTDC** impact, course or trajectory and contribution to the Island's Socioeconomic development over the last twenty years was presented in an educational structure with entrepreneurial testimonials, and international expert forums.

Among the participants were Partners (SBA, Inter American University, PRIDCO) Banks, Cooperatives, Entrepreneurs Entities and clients. All were invited to look ahead to the future of small businesses in Puerto Rico.

2017 ANNUAL REPORT



# VISIT OF SBA DIRECTOR TO PUERTO RICO

**DURING THE MONTH** of June, the SBA Administrator, Linda McMahon, and the Puerto Rico SBTDC Executive Director, Carmen Martí, participated in several activities organized by the Office of the Resident Commissioner in Washington, Honorable Jenniffer González, and the SBA district Office, directed by Yvette Collazo. On June 28th, 2017, at the Inter American University of Arecibo, several entrepreneurs, business program managers, and collaborators of the SBTDC were summoned to dialogue with the Administrator on the needs of small businesses in Puerto Rico. Among the entrepreneurs invited to participate were: Iris Vincent, Prime Air, Efraín Montero, Sofrito Montero, Oscar Quiles, Pentaq, Manuel Cidre, Los Cidrines, Belinda Pastrana, Protein Dynamic Solutions, and Noris Arroyo, Ganaderos Borges.





# BALDRIGE PERFORMANCE EXCELLENCE EDUCATIONAL PROGRAM

**THE PUERTO RICO SBTDC** created an alliance in 2011 with associations, state agencies and the Puerto Rico Industrial Development Company (PRIDCO) to fund the Baldrige Performance Excellence Educational Program. It focused on established small businesses to grow, using the Baldrige Model with National Examiners, Award Recipients, and local experts to “integrate” competitiveness in their enterprises. The Baldrige Program has graduated 866 attendees amounting to 28,054 training hours, 192 clients counseled through 2,271 counseling hours resulting in 740 jobs created, 2,563 jobs retained, \$42,877,718 in sales increase and capital formation totaling \$12,628,522. In March 2017, sessions in Ponce and San Juan SBTDCs presented tools for the Operations Focus by Ernesto Díaz Rivera, Quality Assurance & Continuous Improvement Coach. He presented key elements to maintain and continue effective quality processes, effective communication and tools to achieve excellence to 40 attendees in San Juan and 22 in Ponce.





## DISASTER ASSISTANCE AFTER **HURRICANES IRMA AND MARIA**

**INTENSIVE ASSISTANCE** was offered after the devastating impact of hurricanes Irma and María. Despite not having basic services (electricity, water and communications) several entrepreneurs tell us how they could start their operations and even help others in need. An example of this is the President of Pentaq Manufacturing Corp., Oscar Quiles, who also chairs our Advisory Board. His company had an emergency plan, which included having two months of raw material and fuel to keep the generators on both floors in case of no electricity. The elaboration of uniforms and related military articles, made in Sabana Grande and enclosed, did not stop. Pentaq has about 400 employees and continued its operations within five days of the hurricane. This entrepreneur had 70% of his workforce within 5 days after the hurricane.



In September 2017, hurricanes Irma & María caused extensive damage to the entire Island.



**THE PUERTO RICO SBTDC** provided training and assistance to Young entrepreneurs through various activities. In collaboration with the Inter American Campuses in an islandwide effort, the SBTDC completed the “From Idea to Market Road Tour” at all campuses hosting the SBTDC’s. Through the InterEmpresa Program, this year 126 attendees have received 236 training hours, 184 students received counseling amounting 1,497 hours, resulting in 80 jobs created, 52 retained, sales increase of \$1,690,858, capital formation



amounting \$1,489,284 and 14 new businesses start. As a module of the Program, regional centers presented certain aspects of their business to students for their feedback on market research and other ideas development opportunities. This unique link provides experiential learning opportunities to university students and it offers client value added feedback from a different perspective.

**YEZREEL DAVID GARCÍA** and **SHARAYMA BEY HERNÁNDEZ** owned YEMI LLC in San Germán which manufactures pastries stuffed with chocolate and hazelnuts, cheese fingers, cheese dumplings and guava and are sold to multinational supermarkets, restaurants and hotels. Among their marketing strategies they continuously promote product tastings at various stores. Both are students of the San Germán Campus of the Inter American University.



# INTERNATIONAL TRADE CENTER

**THE PUERTO RICO SBTDC** has a major program objective to “promote entrepreneurial growth by

The Puerto Rico SBTDC updates and develops training materials to build export-ready capabilities in small businesses and to provide information on SBA and EXIM Bank programs.

preparing small businesses to export”. To raise awareness, the International Trade Center launched an initiative to meet with individual lending

institutions, increase trainings and seminars for

lenders and partners, and, meet and engage key resources to promote SBTDC services, SBA Programs and EXIM Bank products. The International Trade Center Director, Héctor Torres, is a member of the local District Export Council and the Exports Committee of the Puerto Rico Manufacturers’ Association where he actively presents concerns and opportunities for small businesses and partners. The Puerto Rico SBTDC updates and develops training materials to build export-ready capabilities in small businesses and to provide information on SBA and EXIM Bank programs.





# INNOVATION AND TECHNOLOGY

**AS A TECHNOLOGY ACCREDITED SBDC**, engagement in assisting entrepreneurs to commercialize technology and universities in getting their innovation to the market through the SBIR and STTR Programs is very important. The Center for Innovation and Technology (CIT), leads these efforts, providing assistance to all regional centers to leverage resources. The CIT regularly offers the Patents and Intellectual Property Seminar to cover basic concepts with guest speakers such as patent attorneys and former patent agents licensed to practice before the US Patent and Trademark Office. Centers offered trainings with the support of the CIT Program Manager. Special trainings included a commercialization seminar presented to various universities. To foster participation in this competitive SBIR/STTR Grants Program, the Puerto Rico SBTDC is collaborating with partners, such as, Grupo Guayacán and the PR Science, Technology & Innovation Trust.



# AGRO-ENTREPRENEURS



**OUR PARTNERSHIPS** with the USDA, Puerto Rico Department of Agriculture, FIDA and the agricultural extension program, the SBTDC provided training and counseling assistance through the “NxLevel for Young Farmers”. The training consisted of eight (8) sessions with twenty-four (24) training hours. In partnership with the Puerto Rico Department of Agriculture, the SBTDC has provided assistance to farmers and ranchers since 2009. This program offered entrepreneurship and business education to strengthen competitiveness of the agriculture sector to 1,600 attendees through our network. Arcibo Regional Director offered the conference “Creating a Business Culture” to a group of surveyors selected by the Agriculture Department. The conference presented the business side of agriculture to promote entrepreneurial endeavors.





# SER EMPRESARIA PROGRAM

**THE SBTDC'S LAUNCHED** the “Ser Empresaria” (Being a Woman-Entrepreneur) Program to bring woman-centered topics into traditional entrepreneur courses. Ongoing, the San Juan SBTDC is collaborating with Lendreams (formerly known as Cofecc) and the “Siempre Exitosas (Always Successful Women)” Program of the Department of Health - Microloan

Program for disadvantaged women. The program offers loans for the acquisition of equipment, inventory, materials, leasehold improvements and working capital up to \$10,000 for startups or established businesses with 51% controlled by women. On March 2017, Lendreams received the fund extension approval until September 30, 2017.

# ENTREPRENEURS RECOGNIZED AT SBA AWARDS CEREMONY

In 2017, two clients of Puerto Rico SBTDC were awarded by SBA at their Annual Awards Ceremony.



**Dan Bigman** of Gascó Industrial  
SBA 2017 Manufacturer of the Year



**Iris Vincent** of Prime Air  
SBA 2017 Woman Small Business of the Year



## FIRST SBA CAPLINE PROGRAM IN PUERTO RICO

**AS A BREAKTHROUGH** in lending, San Germán SBTDC client, Oscar Quiles, President of Pentag Manufacturing closed on December 9th, 2016 its first CAPLine financing program in Puerto Rico

In May 2017, SBA Program Manager, Erika Fischer, visited Pentag Manufacturing, among other businesses in Puerto Rico.

with First Bank for \$4,500,000. The Director of the San Germán SBTDC, worked on the loan proposal. Assistance

and various meetings with bank officials included the financial projections and information regarding the CAPLine process. Since the story became public, several banks and clients have sought the SBTDC for assistance with SBA Programs.



# SUCCESS STORIES

## CIRACET PONCE

**CIRACET'S ENGINEERS** and consultants assists healthcare providers in identifying potential savings and achieving the highest quality through better understanding, management and maintenance of healthcare systems and technology. Their clients include public health authorities, hospitals, clinics, physician's offices and the life sciences and medical devices industry in general. Engineers Oscar Mislá and Noris Torres lead the company since its beginning in 1999, focusing on their commitment to the well-being of the community as shown through the CIRACET Cares Program, a collaboration with not-for-profit institutions and health care providers to accomplish common social responsibility goals. Initial services offered

CIRACET has created 54 full time jobs in the South Region.



by the SBTDC included technical counseling on business planning, 8(a) Certifications and structuring of process and systems. Most recently, the company received disaster assistance in the aftermath of Hurricane María. They also received specialty services from the Center for Innovation and Technology for initial stages of technology commercialization. CIRACET has created 54 full time jobs in the South Region. Growth and achievements include the ISO 9001 Certification for their Biomedical Equipment Maintenance Division, 24x7 Magazine: Best of 2011 Biomedical Engineers, Ernst & Young- Entrepreneur of the Year 2006-Healthcare Sector, Puerto Rico Chamber of Commerce-Young Entrepreneurs of the Year 2005.



## M&M MANUFACTURING LAJAS

**MARÍA MELÉNDEZ** started M&M Manufacturing in October 2010, in Lajas with 250 employees. As an efficient manager, María used personal assets to fund the business and consistently reinvested revenues in the company, keeping the debt ratio low. Her Master's Degree in Accounting, together with her experience working in similar businesses, gave her the knowledge, vision and tools to succeed. In its first years of operations, other companies in a similar line of business subcontracted M&M Manufacturing. Then in 2012, they auctioned for Department Defense contracts and have received several contracts to manufacture military uniforms, backpacks and accessories for the Department of Defense and to manufacture commercial products for a company in Seattle, Washington. In 2012, María met with San Germán SBTDC consultant, seeking assistance to grow her business. She developed a business plan with financial projections and worked on a loan package to

obtain financing and a credit line. In 2014, her staff completed the Profit Mastery Signature Course, to support management of their internal metrics. María says that the availability of raw materials and production timeliness to meet the high performance standards of federal contracting are major challenges. She acknowledges that the continued support in the finance area from the San Germán SBTDC has made it easier. One of their many achievements include the ISO 9001 Certification in 2015. Today, this Women-Owned and HUBZone Certified Company, contributes to the Lajas economy with the creation of 450 jobs. They expect continue growing in next years with the new awards in early 2018.

However, leading through example, María has engaged her staff to work as a team, commit and prepare well to reach success.



## ADVANCED THERAPY GROUP GURABO

**NYDIA GONZÁLEZ LÓPEZ** (MS, CCC-SLP) followed her passion for the well-being of special needs patients and their families. She started Advanced Therapy Group, PSC in 2007 with the assistance of the Caguas SBTDC. Since then, Advanced Therapy Group has steadily grown, establishing as one of the most reliable therapeutic service providers in the region. To accommodate the increasing number of patients, Nydia is working with the Caguas SBTDC to support the expansion of facilities and services. Partnerships with federal and state programs, such as, Head Start, the Puerto Rico Department of Family Affairs, non-profit foundations, medical plans and Hospital HIMA have enabled collaborations for diagnosis and multidisciplinary treatment of mutual

patients and participants. Advanced Therapy Group is in the process of buying property to expand services and create an integrated- special-needs therapeutic, educational and training center. The business offers therapy to approximately 140 patients per day. After construction of the new facility, they will be able to serve over 400 patients per day. This woman-owned business has created twenty five (25) jobs and plans to create thirty (30) new jobs.

Their plans include spaces to integrate special needs education and therapies to serve the growing demand for specific, non traditional educational demands of their clients.

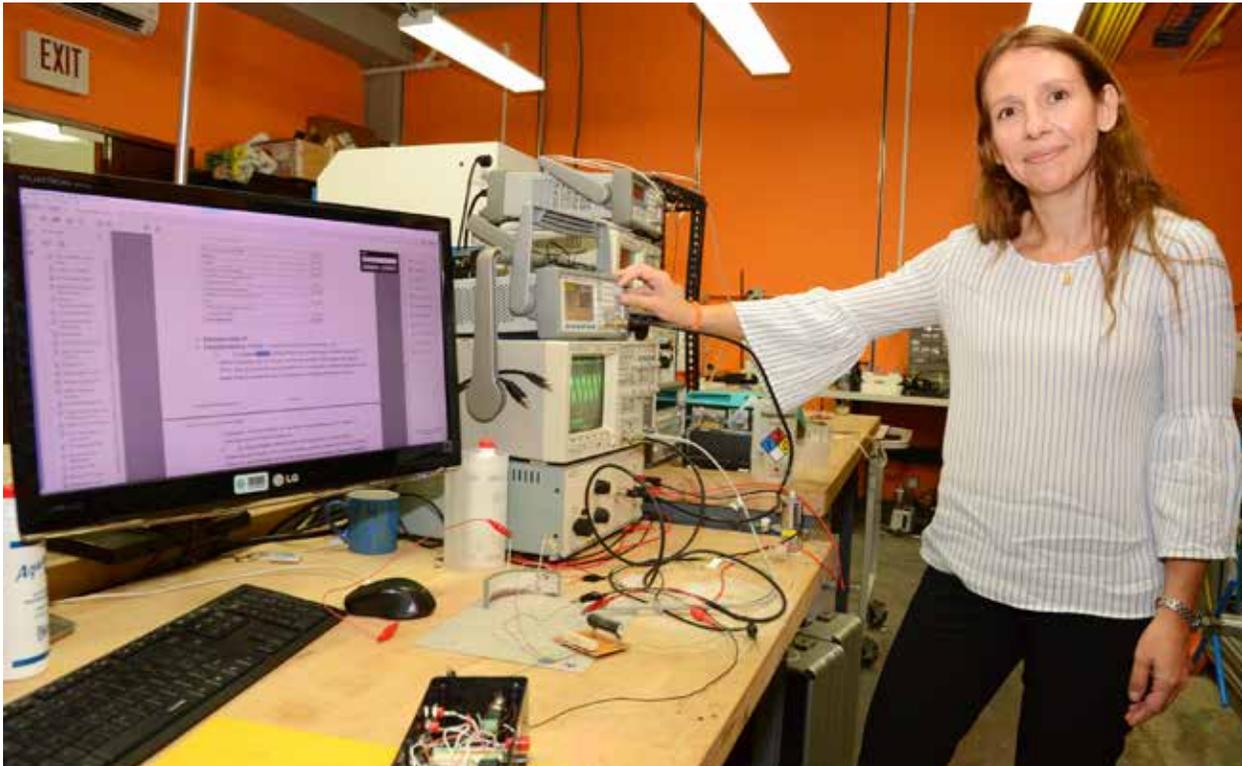
# SIL TECHNOLOGIES, LLC

## MAYAGÜEZ

**DR. SILVINA CANCELOS** and her husband Dr. Carlos Marín founded SIL Technologies in 2016. This woman-owned, technology-based business is in R&D stages to develop technologies for decompression sickness (DCS) prevention. Dr. Silvana Cancelos, a nuclear engineer and Dr. Cancelos Marín, a mechanical engineer, are professors at the University of Puerto Rico-Mayagüez Campus. They sought assistance to strengthen their proposal for a Phase I SBIR for the National Science Foundation (NSF). They relied on the Center for Innovation and Technology of the SBTDC, where the Program Manager, assisted with a revision of their business model, structure and proposal. She also worked on specialized market research to estimate market size and identify potential cli-

ents and industry benchmarks. After the initial submission of the application, NSF showed interest requesting additional information, for which Dr. Cancelos once more turned to the SBTDC. NSF awarded the SBIR Phase I submitted by SIL Technologies on December 2016, and on June 2017 for \$225,000 and \$100,000 match from the Puerto Rico Science Trust. Dr. Cancelos's breakthrough in wearable technology has the potential to save lives and improve safety for divers everywhere.

As they completed preliminary research on the subject, they realized that developing wearable technology to prevent DCS was possible and within their grasp.



# DIGITAL DROP & PRINT

## FAJARDO

**NIURKA V. MITTI CALDERÓN** and husband, Joel Valentín were working in a department store for copies and print services, which underwent a national restructuring. Niurka was relocated and Joel's job was terminated. Noticing the vacuum created

by the closing department stores, the couple found their opportunity to supply the demand for print services in Fajardo. They had the idea, the location, and even bought equipment and inventory with the severance pay, but they need support to start. They met with the SBTDC at Inter American University-Fajardo Campus, where business consultants worked on a roadmap to start their business. They quickly developed a business plan, financial projections, market analysis, site assessment, permits and submission of government incentives. Two months later, Digital Drop & Print started, creating a new business Certified Young Entrepreneur under Law #135 of the Puerto Rico Trade and Export Company and other incentives, such as, municipal license and personal income property tax exemption for the first three years of operations. The small business offers documents printing services, custom stationary, mailing, packing & shipping and high-speed internet access. Their customer service focuses on the elderly population of the area, that need services for transmitting documents by fax or requests for Internet services.

They had the idea, the location, and even bought equipment and inventory with the severance pay, but they need support to start.

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# GLOBAL SERVICES EQUIPMENT & PARTS CAGUAS

**GLOBAL SERVICES** Equipment & Parts is a small business established in 2013 in Caguas. Their main business line is to represent several water filtration companies. They have the exclusive right to distribute in Puerto Rico and the Caribbean. During the past few years they have been selling industrial filtration systems to Laboratories and Factories in Puerto Rico. The owners have an extensive experience in the industry since they used to work with US Filters before they became their exclusive representatives. The business is run by Luis Rivera

They were able to conduct business with Argentina, Guatemala, Colombia, Virgin Islands as well as existing markets.

Matta and Wanda Cotto. They specialize in the distribution of water filters for industrial usage. Their business

model consists of designing the filtration system to meet customer standards and government regulations. Mr. Rivera Matta has been a customer of PR-SBTDC since 2013 and has been exporting to different markets. Due to this efforts they requested the assistance of the International Trade Center (ITC) Center which help them by conducting a market research in Mexico regarding the different regulations that applied to them. In addition, as part of the assistance the Center conducted a market research for the customer were all the regulations were identified. Also has received assistance in terms of EXIM Bank services and how they could benefit from EXIM's accounts receivable insurance which in term will help them be more competitive in the international markets.





## LAS FLORES METALARTE, INC. COAMO

**BEGAN AS A COMMUNITY** enterprise in 1973, by the Social Action Committee of the Chapel of San Martín de Porrás, of the Municipality of Coamo, the project started by giving a welding course to a group of 15 young people in a small workshop. It was established to create employment opportunities particularly for unemployed youth at Barrio Las Flores. A proposal was submitted to the Community

turing and selling furniture. The corporation began to grow and therefore a 7,000-square-foot building was built, this time with the help of the Municipality of Coamo. In the year 1974 Las Flores Metalarte, Inc. was created as a non-profit company, with its main objective of creating jobs for the Coamo community. Since then the Corporation has had a sustained growth and currently has a space of 134,810 square feet and 91 employees. Videlio Colón, manager of Las Flores Metalarte, visited the Ponce SBTDC to seek advice on refinancing debts in order to have more cash flow for daily operations. An analysis of its financial reports and various recommendations were given to the Company in order to improve its financial position.

It was established to create employment opportunities particularly for unemployed youth.

Services Agency of Puerto Rico, which administered federal funds and the first funds were allocated to develop new products, purchase materials and others to start operating. Eventually they started manufac-

# HOTEL AGROTURÍSTICO VISTA HERMOSA CAMUY

**AFTER IDENTIFYING** the need to establish a place where people could stay and enjoy nature, the Hotel Agroturístico Vista Hermosa was developed by his owner Orlando Jiménez. The hotel is located in the municipality of Camuy near the Cavernas of Río Camuy, Arecibo Observatory and Camuy Cave, among others. Orlando Jiménez designed and constructed the facilities which initially includes six cozy and beautiful decorated rooms. The next phase of the project is the construction of four additional rooms and a swimming pool. The property has enough land to expand and continue the growth of the business and received the endorsement of the Tourism Company

of Puerto Rico. Orlando Jiménez has been in the construction and landscaping business for twenty years. Over the years, he has developed residential projects. He visited the Arecibo SBTDC to receive assistance in the business planning, financial sources, strategies to start, innovate, and growth the business. Hotel Agroturístico Vista Hermosa was established bringing a positive impact to the economy of the Municipality of Camuy.

“I believe in the potential of the hotel and I’m working hard to continue improving the facilities”





## O:LIVE BOUTIQUE HOTEL SAN JUAN

**O:LIVE HOTEL CORP** is a company incorporated in December 2011 under the laws of the Commonwealth of Puerto Rico for the purpose of operating a small boutique hotel. The corporation operates a luxury hotel, located in the Condado

The corporation is positioned to become the premiere provider of luxury lodging in Puerto Rico, planning and expansion for 35 more rooms.

Area at the Municipality of San Juan, with fifteen luxury guests rooms equipped with see thru spa

showers and tablet smart phones. Other amenities available include a rooftop bar with terrace, a pool area and restaurant. The hotel is under the administration of Fernando Dávila and Loisse Herger, his wife. Both bring significant management expertise to the current operation from their years at a Guesthouse. Fernando adds considerable building construction and renovation expertise to the team. Loisse adds extensively sales and marketing expertise acquired from her years at publicity, beer manufacturing and Restaurants industry.

# GASCÓ INDUSTRIAL

## GURABO



**GASCÓ INDUSTRIAL** is a family-owned business created in 2003. Until 2008 it only focused on manufacturing products, such as, seasonings for wholesale. When Dan Bigman joined the company after graduate school, Gascó branched out into other chemical manufacturing and compounding. With the addition of products, such as, general purpose cleaners, Gascó successfully entered into a completely different business segment; as of date cleaning products account for 65% of company revenues. In recent months, Gascó has developed a new product, “Natural Logic”, an all-natural non-toxic insecticide for home and industrial use. Bigman as a mindful of the environment and the damage caused

by chemicals and pesticides, started research on natural, non-toxic insect control. After much trial and error, a formula was developed that complied with all EPA regulations, was non-toxic and had excellent performance as compared to other products in the market. Gascó partnered with Pan-American Grain, the largest distributor of agriculture chemicals in Puerto Rico, for marketing and distribution of the new product. Bigman relied on assistance provided by Caguas Regional Director with market research and the development of a business plan that included the new product. Once launched, the product was quickly picked up by major retailers and “big-box” stores across Puerto Rico.





## VAQUERÍA GARCÍA

### ARECIBO

**ROSA M. GARCÍA CANDELARIA** is the owner of an agriculture operation dedicated to the production of milk in the Municipality of Arecibo. In 2014, after her husband Albin Rodríguez passed away, she continued directing the operation of the two Cattle Farms. In 2017, acquired from her children the participation they had from the farm and refinanced her debts through Puerto Rico Farm Credit. The Arecibo SBT-DC assisted Rosa García in the preparation of the financing proposal that was submitted to the financial institution. This fiscal year, she decided to invest in buying an agricultural Corporation that rents 212 acres, which cultivates pasture. The investment will allow substantial economy in the operational costs of the two Cattle Farms. For this new project to make her business grow, she visited Arecibo SBTDC Cen-

ter to receive assistance in the preparation of financial proposal and reviewing her business plan. Also, an evaluation was made for the loan terms, economic cost of refinancing and the terms in the short a long period. In addition, the strategic business growth was defined for the agriculture operation. The reduction in the interest cost and the asset availability in order to offer guarantee allowed investing in the purchases of additional assets and the desired growth with milk production and sales increased and fourteen (14) employees retained.

In 2014, after her husband Mr. Albin Rodríguez passed away, Mrs. Rosa M. García continued directing the operation of the two Cattle Farms.

# VETS FOR PETS

## BAYAMÓN

**DR. GISELLE BONNET** was very excited when she first walked in at the Metro Office of the Puerto Rico SBDC. A friend of hers had prepared, with the assistance of the Center, a business plan and a financial package to open a veterinarian clinic. Following her vet-friend's proposal she wrote her own business plan and headed to meet her friend's business counselor for the first time. So, being that her husband is also a veterinarian, they both decided he would stay working for his current employer and she would run the office with his help during his free time. They dreamed to provide all services in one stop: day care, grooming, pet pickup and delivery, sale of accessories, health products and food, vaccinations, hospitalizations, sterilizations, laboratories, X-rays, dental cleaning, boarding, sick and injured care, preven-

tive care and emergency care. The veterinarian couple found the perfect location in the Santa Rosa Mall area in Bayamon. The building had housed some already retired physicians' office. The location had a reception area, partitions, counters, cabinets and even some office and medical equipment. The building owners wanted to sale the building but they agreed to rent it with an option to buy. Their dream came true. Luis, the office and vet assistant, is the author of most of the wall artwork. He is happy to greet pet owners and loves to be around pets. Dr. Bonnet also loves them. That explains why she owns six dogs.

Dr. Bonnet knew pet owners are spending more than ever before on healthcare for their pets.





## ADVISORY BOARD

**THE PUERTO RICO SBTDC** Advisory Board includes business owners, and representatives of different institutions such as SBA, the InterAmerican University of Puerto Rico, Trade Associations, Government, Regional Initiatives of municipalities and the banking sector, among others. The SBTDC invites partners and small business owners to the Advisory Board to gain feedback, perspective and to develop strategies to contribute to the vitality of the business sector. Board meetings are

held bi-annually as part of the strategic planning process of the SBTDC. The majority of members and all past Presidents have been leaders in the industry and in society. For example, current President Oscar Quiles, employs over 400 people in Pentaq Manufacturing and through federal procurement contracts has secured jobs for other small businesses in the Southwest, a region with one of the highest unemployment rates in Puerto Rico.

## REGIONAL LEADERSHIP



**JAVIER BILLOCH**  
Regional Director  
San Juan



**ELIDIO ALDARONDO**  
Regional Director  
Arecibo



**SARAI DÍAZ**  
Regional Director  
Caguas



**SONIA MALDONADO**  
Regional Director  
Fajardo



**CPA EVELYN ORTIZ**  
Regional Director  
Ponce



**CPA BRENDA RODRÍGUEZ**  
Regional Director  
San Germán



**HÉCTOR TORRES**  
Director  
International Trade



**VALENTINA PIRAZZI**  
Director  
Innovation & Technology

# WORKING TOGETHER **AS A TEAM**

The Puerto Rico SBTDC business consultants and support staff work hard as a team driving entrepreneurs to grow, innovate and export.



## STAR PERFORMER **2017**

**CPA NÉSTOR TORRES**  
Business & Technology  
Consultant - Ponce SBTDC

# IMPORTANT PRESENCE

**CENTERS LOCATED IN IAUPR** campuses include the San Juan, San Germán, Ponce, Fajardo, and Arecibo SBTDC. Additional service centers were added through strategic partnerships including the Caguas SBTDC in partnership with the Municipality

and the International Trade Center (ITC) and the Center for Innovation and Technology (CIT) supported by the Puerto Rico Industrial Company (PRIDCO) to provide specialized services throughout Puerto Rico.

## ..... PUERTO RICO SBTDC .....

### EXECUTIVE OFFICE

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### CAGUAS

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### FAJARDO

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### PONCE

(787) 284-1912 Ext. 2023

### SAN GERMÁN

(787) 892-6760

### SAN JUAN

(787) 763-5108

### INTERNATIONAL

### TRADE CENTER

(787) 763-2665

### INNOVATION AND TECHNOLOGY CENTER

(787) 763-6922



**PRIDCO**

Government of Puerto Rico  
Puerto Rico Industrial Development Company



[www.prsbtcd.org](http://www.prsbtcd.org)



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